Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. You	r full name		
gove ident	the name that is on your rnment-issued picture ification (for example,	Diane First name	First name
your pass	driver's license or port).	Middle name	Middle name
Bring	your picture	Akins	
ident	ification to your meeting the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All o	other names you	Diane	
have year	e used in the last 8 rs	First name	First name
Inclu	de your married or	Middle name	Middle name
	en names.	Booker	
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	the last 4 digits of Social Security	xxx - xx - 1658	xxx - xx
Indiv	ber or federal idual Taxpayer tification number	OR	OR
ident	uncauon number	9 xx - xx	9 xx - xx

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	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1804 N. Lotus Number Street Unit 1	Number Street
		Chicago IL 60639 City State ZIP Code	City State ZIP Code
		COOK	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408
			

Diane

Debtor 1

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Last Name

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Pa	Tell the Court About You	r Bankruptcy (Case			
7.	The chapter of the Bankruptcy Code you		•		equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.	
	are choosing to file	■ Chapt	er 7			
	under	☐ Chapt	er 11			
		☐ Chapt	er 12			
		☐ Chapt	er 13			
88.	How you will pay the fee	local of yours subm with a linear Application I required by law less the pay the submit I required by law less the pay the submit I required by law less the pay the submit I required by law less the pay the submit I required by law less the pay the submit I required by law less the pay the submit I required by law less the pay the submit I required by law less the pay the submit I required by law less the	court for more details elf, you may pay with itting your payment of pre-printed address to pay the fee in instation for Individuals est that my fee be with a judge may, but is nan 150% of the officine fee in installments	s about how you may in cash, cashier's checton your behalf, your at to Pay The Filing Feet aived (You may requise not required to, waits ial poverty line that a). If you choose this compared to the pay the	Please check with the clerk's office in your pay. Typically, if you are paying the feeck, or money order. If your attorney is storney may pay with a credit card or check pose this option, sign and attach the ein Installments (Official Form 103A). The est this option only if you are filing for Chapter 7. We your fee, and may do so only if your income is police to your family size and you are unable to eption, you must fill out the Application to Have the B) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None District None District	When	MM / DD / YYYY Case Number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is	■ No	Debtor		MM / DD / YYYY Relationship to you	
	not filing this case with you, or by a business parter, or by affiliate?		District	When	Case Number, if known	
			Debtor District		Relationship to you Case Number, if known MM / DD / YYYY	
11.	Do you rent your residence?	■ No. □ Yes.	residence?	c. al Statement About an E	nt against you and do you want to stay in your Viction Judgment Against You (Form 101A) and file it with	

Diane

Debtor 1

Case 17-07119 Doc 1 Filed 03/08/17 Entered 03/08/17 10:48:03 Desc Main Document Page 4 of 56 Diane Case Number (if known) Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Street Number LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent Chapter 11 of the balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these **Bankruptcy Code and** documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. 14. Do you own or have any property that poses or is Yes alleged to pose a threat of imminent and

property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?
Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

. What is the hazard?				
If immediate attention is	needed, why is it neede	d?		
Where is the property?	Number Street			
	City		State	ZIP Code

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Diane Debtor 1 Case Number (if known) _

Part 5:

Explain Your Efforts to R

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you filt You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.	If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor Part	First Name	Middle Name	Document Akins Last Name	Entered 03/08/17 10:48:03 Page 6 of 56 Case Number (if known)	
	What kind of debts do you have?	as "incurr No. (Yes. 16b. Are you money fo	red by an individual primarily Go to line 16b. Go to line 17. r debts primarily busine or a business or investment of Go to line 16c. Go to line 17.	mer debts? Consumer debts are defined in 11 Ur for a personal, family, or household purpose." ss debts? Business debts are debts that you income through the operation of the business or investment of the business or investment of the business debts.	curred to obtain
	Are you filing under	☐No. I an	n not filing under Chapter 7.	Go to line 18.	

administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 **1**,000-5,000 **2**5,001-50,000 18. How many creditors do □ 50-99 you estimate that you 5,001-10,000 **5**0,001-100,000 owe? **1**00-199 10,001-25,000 ☐ More than 100,000 200-999 □ \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion 19. How much do you estimate your assets to \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion \$100,001-\$500,000 □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion **\$0-\$50,000** □ \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities **\$50,001-\$100,000** □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion

No.

\$100,001-\$500,000

Executed on

Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and

administrative expenses are paid that funds will be available to distribute to unsecured creditors?

		□ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
Part 7:	Sign Below			

I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct

> If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

□ \$50,000,001-\$100 million

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

×	/s/ Diane Akins	×
	Signature of Debtor 1	Signature of Debtor 2
	Executed on 03/06/2017	Executed on

Executed on

Chapter 7?

excluded and

to be?

Do you estimate that after

any exempt property is

MM / DD / YYYY

□\$10,000,000,001-\$50 billion

MM / DD / YYYY

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Debtor 1	Diane	L	Akins	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Wylie W Mok	Date	Date: 03/07/2	017
Signature of Attorney for Debtor	Bale	MM / DD / YYYY	,
Wylie W Mok			
Printed name			-
Geraci Law L.L.C.			
Firm name			-
55 E. Monroe St., #3400			
Number Street			-
			-
Chicago	IL	60603	-
Chicago	IL State	60603 ZIP Code	-
	State		- acilaw.com
City	State	ZIP Code	- acilaw.com

Fill in this information to identify your case:				
Debtor 1	Diane		Akins	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u>	
Case Number (If known)	Г			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B	\$ 227,000
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 4,081
1с. Сору	line 63, Total of all property on <i>Schedule A/B</i>	\$ 231,081
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$240,791
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$28,706
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$3,014.49
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$2,989.79

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Debtor 1 Diane Document Akins Pirst Name Middle Name Last Name Page 9 of 56 Case Number (if known)

Part 4: Answer These Questions for Administrative and Statistical Records	
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the Yes	e court with your other schedules.
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U Your debts are not primarily consumer debts. You have nothing to report on this part of the form this form to the court with your other schedules. 	.S.C. § 159.
 From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 	Official \$ 2,955.93
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : From Part 4 of Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$_0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$_0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. Total. Add lines 9a through 9f.	\$_0.00

Fill in this in	formation to identify you			Entered 03/08/1 0 of 56	7 10:48:03	Desc N	Main	
				0 01 30				
Debtor 1	Diane First Name	Middle Name	Akins Last Name					
Debtor 2	Tilstraine	Widdle Name	East Name					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the :t	NORTHERN District	of <u>ILLINOIS</u>					
Case Number			(State)			□с	heck if this	is an
(If known)						a	mended filir	ıg
Official F	orm 106A/B							
Schedul	e A/B: Propert	ty						12/15
ategory where esponsible for ages, write yo	you think it fits best. Be supplying correct inform ur name and case numbe	as complete and ac ation. If more space r (if known). Answe	asset only once. If an asset curate as possible. If two ma e is needed, attach a separater every question. her Real Esate You Own or Hav	rried people are filing toge e sheet to this form. On the	ether, both are equal	lly		
01. Do you ow	vn or have any legal or eq	uitable interest in a	ny residence, building, land,	or similar property?				
No.								
Yes.	Describe		What is the property? Check	k all that apply.	Do not deduct s	secured claim	s or exemption	s Put
1804 N. L	.otus		Single-family home		the amount of a	any secured cl	aims on Scheo	dule D:
Street addre	ess, if available, or other descr	ription	Duplex or multi-unit building	g	Creditors Who	Have Claims	Securea by Pro	репу
			Condominium or cooperation	ve	Current value entire propert		Current value portion you	
			Manufactured or mobile ho	me	entire propert	y r	portion you	OWIT
Chicago		L 60639	Land		\$	27,000.00	\$	113,500.00
City	Sta	ate ZIP Code	Investment property					
County			Timeshare Other		Describe the r	-		
County					interest (such the entireties,	-	-	=
			Who has an interest in the p	property? Check one.	Joint with Theo			
			Debtor 1 only Debtor 2 only					
			Debtor 1 and Debtor 2 only	,	Check if t	his is a com	munity prop	erty
			At least one of the debtors		(see instru	uctions)		
			Other information you wish		ch as local			
			property identification num	ber:				
2. Add the dol	llar value of the portion yo	ou own for all of you	ur entries fro Part 1, includin	g any entries for pages				
you have at	ttached for Part 1. Write t	hat number here			>		5	\$113,500.00
Part 2:	Describe Your Vehicles							
Do you own, le			y vehicles, whether they are	=	-			
•	omeone eise arives. if you s, trucks, tractors, sport u		o report it on Schedule G: Exe	ecutory Contracts and Unex	pirea Leases.			
No.		unity vernicles, moto	orcycles					
Yes.	Describe //ake:	Toyota	Who has an interest in the p	property? Check one	Do not doduct o	noured alaim	or exemption	Dut
	Model:	Camry	Debtor 1 only		Do not deduct s the amount of a	any secured cla	aims on Sched	dule D:
		2002	Debtor 2 only		Creditors Who			
	/ear:		Debtor 1 and Debtor 2 only	,	Current value entire property		Current value portion you	
А	Approximate Mileage:	113,000	At least one of the debtors	and another	· ····································	-	, , . u	
C	Other information:		Check if this is commu	nity property (see	\$	1,200.00	\$	1,200.00
			instructions)					

Case 17-07119 Diane Debtor 1

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First Name

Middle Name

04.			homes, ATVs and other recreational vehicles, other vehicles, and accessories ors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories			
	Add the dol	lar value of the	ortion you own for all of your entries fro Part 2, including any entries for pages			\$ 1,200.00
3	you have at	tached for Part	2. Write that number here			Ψ 1,200.00
F	art 3:	Describe Your Pe	sonal and Household Items			
Do	you own o	r have any legal	or equitable interest in any of the following items?	port i	ent value of ion you owr ot deduct sect emptions	1?
06.		d goods and furi Major appliances,	nishings urniture, linens, china, kitchenware			
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$900		\$	900.00
07.		Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games			
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone \$500		\$	500.00
08.		Antiques and figur	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	1	<u> </u>	
	Yes.	Describe			\$	0.00
09.	Examples:	t for sports and Sports, photograph s; carpentry tools; n	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes			
	Yes.	Describe			\$	0.00
10.	Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment	-		
	Yes.	Describe			\$	0.00
11.	Examples:	Everyday clothes,	urs, leather coats, designer wear, shoes, accessories			
	Yes.	Describe	Normal Clothing, Shoes, Accessories \$100		\$	100.00
12.	Jewelry Examples: gold, silver No.		costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	Yes.	Describe			\$	0.00
13.	No.	Dogs, cats, birds, I	orses	7		
14.	Yes.	Describe personal and ho	usehold items you did not already list, including any health aids you did not list		\$	0.00
	No. Yes.	Describe		1		
15.	Add the do	ollar value of all	of your entries from Part 3, including any entries for pages you have attached		\$	0.00
			er here>			\$1,500.00

Debtor 1 Diane

Yes. Describe.....

Yes. Describe.....

No.

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

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0.00

0.00

	First Nar	me	Middle Name	Last Name	Page 12 01 50	
	art 4:	escribe Your Fi	nancial Assets			
Do	you own or	have any lega	l or equitable interest in a	ny of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash					
	No. Yes.	Money you have i Describe	n your wallet, in your home, in a	a safe deposit box, and on hand wh	en you file your petition	
	_					\$ <u> </u>
17.		Checking, savings		ertificates of deposit; shares in crec with the same institution, list each.	lit unions, brokerage houses,	
	Yes.	Describe	Account Type:	Institution name:		
			Checking Account	Huntington Bank		\$
18.		-	publicly traded stocks traction tractions that the stocks with brokerage	firms, money market accounts		\$ <u>900.0</u> 0
	Yes.	Describe	Institution or issuer name:	:		
19.	Non-public	ly traded stock	and interests in incorpor	ated and unincorporated bus	inesses, including an interest in	\$ <u>0.0</u> 0
	Yes.	Describe	Name of Entity and Perce	ent of Ownership:		
20.	Negotiable	instruments includ	de personal checks, cashiers' c	able and non-negotiable instruction thecks, promissory notes, and mone of someone by signing or delivering	ey orders.	\$ 0.00
21.	Retirement	or pension ac	counts			\$ <u>0.0</u> 0
		•		hrift savings accounts, or other per	sion or profit-sharing plans	
	Yes.	Describe	Type of account and Instit		Familian	. University
			Pension plan	Through Former	Employer	\$ Unknown
22.	Your share Examples:	Agreements with I	osits you have made so that yo landlords, prepaid rent, public u	ou may continue service or use from utilities (electric, gas, water), telecon		\$ <u>0.0</u> 0
	Yes.	Describe	Institution name or individ	uai:		\$ 0.00
23.	Annuities (A contract for	a periodic payment of mor	ney to you, either for life or fo	r a number of years)	\$ <u> </u>
	Yes.	Describe	Issuer name and descripti	ion:		
24.			IRA, in an account in a qual (b), and 529(b)(1).	alified ABLE program, or und	er a qualified state tuition program.	\$0.00
	Yes.	Describe	Institution name and desc	cription. Separately file the reco	rds of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equ	uitable or future	e interests in property (oth	ner than anything listed in line	1), and rights or powers	\$0.00

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27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Describe..... 0.00 35. Any financial assets you did not already list No. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$900.00 for Part 4. Write that number here---Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. Part 5: 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions

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38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed

0.00

No.

Yes.

Describe.....

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51. Any farm- and commercial fishing-related property you did not already list No.		
Yes. Describe		\$ <u>0.0</u> 0
52. Add the dollar value of all of your entries from Part 6, including any entries for pag for Part 6. Write that number here	· ·	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Al	bove	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 113,500.00
56. Part 2: Total vehicles, line 5	\$ 1,200.00	
57. Part 3: Total personal and household items, line 15	\$ 1,500.00	
58. Part 4: Total financial assets, line 36	\$ 900.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property . Add lines 56 through 61	\$ 3,600.00	\$ 3,600.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$117,100.00

Official Form 106A/B Record # 736695 Schedule A/B: Property Page 6 of 6

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Fill in this in	formation to ider	ntify your case:	
Debtor 1	Diane		Akins
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	e Property You Claim as Exempt			
Which set of exempt	tions are you claiming? Check of	one only, even if your spo	use is filing with you.	
You are claiming	state and federal nonbankruptcy	exemptions . 11 U.S.C. §	522(b)(3)	
You are claiming	federal exemptions. 11 U.S.C. §	522(b)(2)		
2. For any property you	u list on <i>Schedule A/B</i> that you	claim as exempt, fill in th	ne information below.	
Brief description of Schedule A/B that li	the property and line on ists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
	04 N. Lotus Chicago IL 60639 - mary Residence	\$_227,000	\$ _ 15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B: 01			100% of fair market value, up to any applicable statutory limit	
	02 Toyota Camry with over 3,000 miles.	\$ <u>1,681</u>	\$ _2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B: 03	<u> </u>		100% of fair market value, up to any applicable statutory limit	
	rniture, linens, small appliances, le & chairs, bedroom set	\$_900		735 ILCS 5/12-1001(b) - \$900.00
Line from Schedule A/B: 06	3		100% of fair market value, up to any applicable statutory limit	
	t screen TV, computer, printer, sic collection, cell phone	\$ 500	\$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B: 07	, <u> </u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 736695	Schedule C: Th	ne Property You Claim as Exempt	Page 1 of 2

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Document Diane Middle Name

Record # 736695

Official Form 106C

Debtor 1

First Name

Page 17 of 56 Case Number (if known)

Page 2 of 2

Copy the value from Schedule A/B Normal Clothing, Shoes, \$100 \$ \$ \$735 ILCS 5/12-1001(a),(e) - \$100.00 \$ \$ \$ \$ \$ \$ \$ \$ \$	ine from Checking Account, Huntington Bank, 900.00 \$ 900 \$ 100% of fair market value, up to any applicable statutory limit \$ 17	-	n of the property and line on nat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
description: Accessories \$ 100	sescription: Accessories \$ 100				Check only one box for each exemption	
any applicable statutory limit Checking Account, Huntington Sank, 900.00 S	any applicable statutory limit Tany applicable statutory limit T		_	\$ <u>100</u>	\$	735 ILCS 5/12-1001(a),(e) - \$100.00
description: Bank, 900.00 \$ 900 \$ 100% of fair market value, up to any applicable statutory limit Brief Pension plan, Through Former description: Employer, 0 \$ Unknown \$ 100% of fair market value, up to any applicable statutory limit ### 100% of fair market value, up to any applicable statutory limit ### 100% of fair market value, up to any applicable statutory limit ### you claiming a homestead exemption of more than \$155,675? ### Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?	escription: Bank, 900.00 \$ 900 \$ 100% of fair market value, up to any applicable statutory limit Strief Pension plan, Through Former		<u>11</u>		_	
As any applicable statutory limit Brief Pension plan, Through Former Employer, 0 \$ Unknown \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	any applicable statutory limit Strief			\$_900	 \$	735 ILCS 5/12-1001(b) - \$900.00
Junknown steed to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?	ine from Schedule A/B: 21		17		_	
any applicable statutory limit are you claiming a homestead exemption of more than \$155,675? Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No	any applicable statutory limit re you claiming a homestead exemption of more than \$155,675? Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No			\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No	Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No		21			

Schedule C: The Property You Claim as Exempt

Fill in this in		7 07110 Do	oc 1	Entered 03/08/3 8 of 56	17 10:48:03	Desc Main	
Debtor 1	Diane		Akins				
	First Name	Middle Name	Last Name				
Debtor 2	-						
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court	for the : <u>NORTHERN</u>	_ District of _ILLINOIS				
Case Number			(State)			Check if this	s is an
(If known)						amended fil	ing
Official F	orm 106E)					
							12/15
			e Claims Secured by P ried people are filing together, both				12/13
1. Do any cre	ditors have clai	me and case number ms secured by your p d submit this form to the	•	u have nothing else to repo	ort on this form.		
Yes. Fil	II in all of the info	ormation below.					
		.					
Part 1:	List All Secured (Ciaims			Column A	Column A	Column C
for each cl	aim. If more tha	an one creditor has a pa	an one secured claim, list the creditor articular claim, list the other creditors al order according to the creditors na	in Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2.1 Chase	MTG		Describe the property that secure	s the claim:	\$ <u>240,791.00</u>	<u>\$_227,000.00</u>	\$ <u>13,791.0</u> 0
Creditor's	Name		1804 N. Lotus Chicago IL 60639	- Primary Residence			
Po Box							
Number	Street						
			As of the date you file, the claim i	s: Check all that apply.			
Columb	us	OH 43224	☐Contingent☐Unliquidated				
City		State Zip Code	Disputed				
Who owes	the debt? Check	one.	Nature of Lien. Check all that apply				
Debtor			An agreement you made (such as				
Debtor	•		car loan)				
=	1 and Debtor 2 onl	у	Statutory lien (such as tax lien, me	echanic's lien)			
At least	one of the debtors	and another	Judgment lien from a lawsuit				
			Other (including a right to offset) _				
	if this claim relat unity debt	tes to a					
	was incurred	2007-2011	Last 4 digits of account number	9164			
Part 2:	List Others to Be	Notified for a Debt Tha	nt You Already Listed				
			-				
trying to collect	t from you for a co	debt you owe to someo	out your bankruptcy for a debt that you ne else, list the creditor in Part 1, and t Part 1, list the additional creditors he	then list the collection agen	cy here. Similarly, if yo	u have more	
,							

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 240,791.00

Fill in	this inf	Caso 17 07110 Formation to identify your case		1 Eilod	02/09/17	Entor	ed 03/08/17 1 9 of 56	0:48:03	Desc Main	
		, ,					9 01 30			
Debto	or 1	Diane			Akins	-				
Dakt	0	First Name Mid	ddle Name		Last Name					
Debto (Spous	or 2 e, if filing)	First Name Mid	ddle Name		Last Name	-				
11.20	100.0	Dealers to October NODT	IEDN BU		0					
Unite	d States I	Bankruptcy Court for the : <u>NORTI</u>	<u>HERN</u> Dist	trict of <u>ILLINOI</u>	S (State)					Waita da ana
Case (If knd	Number								Check if the amended	
-		400E/E							amended	ı illiig
JITIC	iai Fo	orm 106E/F								12/15
se as co ist the I/B: Pro reditors eeded,	omplete other pa operty (C s with pa copy th ny additi	E/F: Creditors Who and accurate as possible. Use the property to any executory contracts official Form 106A/B) and on Sartially secured claims that are e Part you need, fill it out, nunional pages, write your name a list All of Your PRIORITY Unsecuts.	Part 1 for sor unexpichedule G: elisted in Sober the en	creditors with red leases the Executory Control Schedule D: Controls in the boots	n PRIORITY claim at could result in contracts and Une Creditors Who Ha oxes on the left. A	ns and Part : a claim. Als expired Lea eve Claims S	so list executory contra ses (Official Form 106 Secured by Property. If	acts on <i>Schedul</i> G). Do not includ more space is	e	
1. Do a	any cred	litors have priority unsecured	claims aga	inst you?						
	No. Go	to Part 2.								
┌	Yes.									
eac non uns	h claim I priority a ecured o	our priority unsecured claims. isted, identify what type of clain amounts. As much as possible, claims, fill out the Continuation Flanation of each type of claim, s	n it is. If a cl list the clair Page of Par	laim has both ms in alphabe t 1. If more th	priority and nonpr tical order accordi an one creditor ho	riority amour ing to the cro olds a partic	nts, list that claim here a editor's name. If you ha ular claim, list the other	and show both pr ve more than two creditors in Part	iority and priority 3.	
								Total claim	Priority amount	Nonpriority amount
Part :	2# L	ist All of Your NONPRIORITY Un	secured Cla	aims						
3. Do a	any cred	litors have nonpriority unsecu	red claims	against you?	,					
П	No. You	u have nothing to report in this p	art. Submi	it this form to	the court with you	ır other sche	dules.			
=	Yes.				·					
non incli	priority uuded in F	our nonpriority unsecured clai unsecured claim, list the creditor Part 1. If more than one creditor ut the Continuation Page of Part	r separately holds a pa	for each clair	m. For each claim	listed, ident	tify what type of claim it	is. Do not list cla	ims already	
4.1	Addison	Central Pathology		l aet 4 dinite o	f account number					Total claim \$ 450.00
	Creditor's N 520 E. 2	lame		_	debt incurred?					·
	Number	Street								
-			- ;	_	you file, the claim	is: Check al	I that apply.			
1	Lombard	IL 60148	3 I	Contingent Unliquidated	4					
	City	State Zip Co the debt? Check one.	de	Disputed						
Ŭ.	Debtor 1		•	_ `						
	Debtor 2	? only		Type of NONP	RIORITY unsecure	ed claim:				
	Debtor 1	and Debtor 2 only	[Student loar	าร					
	At least	one of the debtors and another	[Obligations	arising out of a sepa	aration agreen	nent or divorce			
		f this claim relates to a	r		not report as priority		other cimil			
Is		nity debt 1 subject to offest?	l	Debts to per	nsion or profit-sharin	ig pians, and o	other Similar debts			
	No	-	I	Other. Spec	eify Medical Deb	ot				
	Yes		•		-					

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4.2	ATG Credit	Last 4 digits of account number 7448	\$ 1,443.00
7.2	Creditor's Name	<u> </u>	-
	1700 W Cortland St Ste 2	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60622	Unliquidated	
	City State Zip Code	Disputed	
ľ	Vho owes the debt? Check one.		
	Debtor 1 only		
}	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a community debt	that you did not report as priority claims	
1 1:	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical Debt	
	Yes	Other. Specify	
4.3	CAP ONE NA	Last 4 digits of account number NULL	\$ 5,301.00
	Creditor's Name	0045 0040	
	Po Box 26625	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23261	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.4	Capital ONE BANK USA N	Last 4 digits of account number NULL	\$ <u>5,394.00</u>
	Creditor's Name	When was the debt incurred? 2014-2017	
	15000 Capital One Dr	When was the debt incurred? 2014-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Richmond VA 23238	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!:	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Debtor 1	Diane	Doc 1 Filed 03/08/17 Entered 03/08/17 10:48:03 Desc Main Document Page 21 of 56	_
	First Name Middle Name	Last Name	
Pari		·	
After lis	sting any entries on this page, number the	em beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	CBNA	Last 4 digits of account number NULL	\$ 13.00
1.0	Creditor's Name		
	Po Box 6189	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Ciama Falla CD 57447	Contingent	
	Sioux Falls SD 57117	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĪ	Check if this claim relates to a	that you did not report as priority claims	
_	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	_	
	■ No	Other. Specify Credit Card or Credit Use	
4.6	Yes CBNA	Last 4 digits of account numberNULL	\$ 3,449.00
4.0	Creditor's Name	Last 4 digits of account finances	•
	Po Box 6283	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117	☐ Unliquidated	
l	City State Zip Code	☐ Disputed	

Who owes the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Chase CARD NULL \$ 2.00 4.7 Last 4 digits of account number Creditor's Name 2016-2017 Po Box 15298 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington DE 19850 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use

Doc 1 Filed 03/08/17 Entered 03/08/17 10:48:03 Desc Main Case 17-07119 Page 22 of 56 Case Number (if known) Document Diane Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Discover FIN SVCS LLC **\$** 3.215.00

4.8	DISCOVER THE OVER LEG	Last 4 digits of account numberNOLE	\$ <u>0,210.00</u>
	Creditor's Name Po Box 15316	When was the debt incurred? 2010-2015	
	Number Street		
		As of the date was file the delay by Object all the day	
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?	_	
-	■ No	Other. Specify Credit Card or Credit Use	
4.0	Yes Healogics Specialty Physicians of Illinois	Last 4 digits of account number	\$ 100.00
4.9	Creditor's Name	Last 4 digits of account number	φ <u>σσ.σσ</u>
	PO Box 19000	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Belfast ME 04915	Contingent	
	City State Zip Code	Unliquidated	
۷	Who owes the debt? Check one.	Disputed	
Ļ	Debtor 1 only		
Į	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Į	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Madical Debt	
Ī	Yes	Other. Specify Medical Debt	
1.10	Holy Cross Hospital	Last 4 digits of account number	\$ 200.00
r. 10	Creditor's Name		
	PO Box 2166	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bedford Park IL 60499-2166	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ	–		
ŀ	Debter 3 only	Tune of NONDRIGHTY unaccured eleims	
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
Ļ	Debtor 1 and Debtor 2 only	—	
Ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
l	s the claim subject to offest?	LI Debis to pension or pront-sharing plans, and other similar debis	
Ĭ	No	Other. Specify Medical/Dental Services	
Ī		Outer. Specify	

Debtor 1	Diane	Case 17-07119	Doc 1	Filed 03/08/17 Document	Entered 03/08/17 10:48:03 Page 23 of 56 Case Number (if known)	Desc Main			
	First Name	Middle Name		Last Name					
Part 2	Your	NONPRIORITY Unsecured Cla	nims - Continua	tion Page					
After listi	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.								
4.11 J	ay Anesth	nesia and Pain Management	_ Las	t 4 digits of account numbe	r				

After II	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	l otal Claim
4.11	Jay Anesthesia and Pain Management	Last 4 digits of account number	\$ <u>700.00</u>
	Creditor's Name	When we also delet in surred O	
	PO Box 70	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Lake Forest IL 60045	Contingent	
	City State Zip Code	Unliquidated	
v	Vho owes the debt? Check one.	Disputed	
[Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
[community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	■ No	Other. Specify Medical Debt	
4.40	Yes Midwest Imaging Professionals	Lost A divite of account number	\$ 600.00
4.12	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 371863	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Pittsburgh PA 15250	Unliquidated	
١.,	City State Zip Code	☐ Disputed	
'	Vho owes the debt? Check one.		
	Debtor 1 only	T (MONDRIODITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?	bosto to postolos of protectioning plants, and only office of plants.	
	No	Other. Specify Medical Debt	
	Yes		
4.13	Nationwide Credit & Collection	Last 4 digits of account number	<u>\$ 700.00</u>
	Creditor's Name	When was the debt incurred?	
	815 Commerce Dr., Ste. 100	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oak Brook IL 60523	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Vho owes the debt? Check one.	Disputed	
[Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Occalit Occal on Occalit II	
	Yes	Other. Specify Credit Card or Credit Use	
	1169		

Debtor 1	Diane First Name Your	Case 17-07119 Middle Name	e	Descument Last Name	Entered 03/08/17 10:48:03 Page 24 of 56 Case Number (if known)	Desc Main	_
After lis	ting any e	ntries on this page, number	them beginning	ng with 4.4, followed by 4.5	5, and so forth.		T
7.17	Pathology Creditor's Nan PO Box 30		_	st 4 digits of account numbe	r		\$_
	Number	Street					

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Pathology Consultants, Inc.	Last 4 digits of account number	\$ <u>150.00</u>
	Creditor's Name		
	PO Box 30309	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Charleston SC 29417	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
[Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Other. Specify Medical Debt	
[Yes	Office: Specify	
4.15	Presence Health	Last 4 digits of account number	\$ <u>3,500.00</u>
	Creditor's Name		
	62314 Collections Center Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Objects II COCOS	Contingent	
	Chicago IL 60693 City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	The state of the s	
	No Yes	Other. Specify Medical Debt	
4.16	Radiation Oncology Consultants, Ltd	Last 4 digits of account number 1480	\$ 150.00
4.10	Creditor's Name		•
	PO BOX 1130	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Glenview IL 60025	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
ΙĖ	Debtor 1 only		
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		

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Page 25 of 56 Case Number (if known) **Document** Diane Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Sinai Medical Group \$ 750.00 Last 4 digits of account number Creditor's Name 26460 Network Place When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent 60673 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Syncb/Oldnavydc \$ 2,089.00 4.18 Last 4 digits of account number Creditor's Name 2015-2016 Po Box 965005 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Tisenga Surgical Associates \$ 500.00 4.19 Last 4 digits of account number Creditor's Name 1950 N. Harlem Ave. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Elmwood Park 60707 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Medical Debt Other. Specify _ List Others to Be Notified for a Debt That You Already Listed Part 3:

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Schedule E/F: Creditors Who Have Unsecured Claims

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Diane Debtor 1

Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims.	6i.	\$28	,706.00

6j. Total. Add lines 6f through 6i.

28,706.00

Fil	l in this in	Caso 17 formation to ider	tify your case:	1 Filad 03/09/17		03/08/17 10:48:03 of 56	Desc Main	
De	ebtor 1	Diane		Akins				
D(SDIOI 1	First Name	Middle Name	Last Name	-			
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name	-			
Ca	nited States ase Number		or the : <u>NORTHERN</u> Dis	strict of <u>ILLINOIS</u> (State)			Check if this is an amended filing	
		orm 106G					amended ming	
				and Unexpired Lea			1	2/15
nformadditi 1. D 2. Li ex	nation. If nonal pages to you hav No. Ch Yes. Fill	nore space is need, write your name any executory eck this box and it in all of the informely each personnt, vehicle lease.	eded, copy the additionate and case number (if ke contracts or unexpired submit this form to the comation below even if the or company with whom	al page, fill it out, number the or known). leases? ourt with your other schedules. Y contracts or leases are listed in you have the contract or leas	entries, and atta You have nothing Schedule A/B: e. Then state wh	esponsible for supplying correct ch it to this page. On the top of a g else to report on this form. Property (Official Form 106A/B) that each contract or lease is for for more examples of executory of	any (for	
			hom you have the contr	act or lease		State what the contract or least	se is for	
2.1					_			
	Name							
	Number	Street			_			
	City		Si	tate Zip Code	_			
2.2								
	Name				_			
	N	Otrost			_			
	Number	Street						
	City		Si	tate Zip Code	_			
2.3								
	Name				_			
	Number	Street						
	City		Si	tate Zip Code				
2.4								
	Name				_			
	Number	Street			_			
	City		Si	tate Zip Code				
2.5								
	Name				_			
	Number	Street			_			

State Zip Code

City

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Fill in this in	formation to ide	ntify your case:	
Debtor 1	Diane		Akins
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	·		_
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

	iny Additional Pages, write your name and case number (if known). Answer every question.									
1. Do	you have any codebtors? (If you are filing a joint case, do not list eithe	r spouse as a codebtor.)								
	No.									
	Yes									
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include									
Ari	izona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, T	exas, Washington, and Wisconsin.)								
	No. Go to line 3.									
L	Yes. Did your spouse, former spouse, or legal equivalent live with you No	at the time?								
	Yes. Inwhich community state or territory did you live?	. Fill in the name and current address of that person.								
	Name of your spouse, former spouse or legal equivalent									
	Number Street									
	City State	Zip Code								
3. In	Column 1, list all of your codebtors. Do not include your spouse as a	codebtor if your spouse is filing with you. List the person								
	own in line 2 again as a codebtor only if that person is a guarantor or									
	hedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), o hedule E/F, or Schedule G to fill out Column 2.	r Schedule G (Oπicial Form 106G). Use Schedule D,								
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt								
	Solution 1. Total codesion	Check all schedules that apply:								
3.1		_								
3.1	Theodia Booker	Schedule D, line1								
	Name	Schedule E/F, line								
	Number Street	Schedule G, line								
	City State	Zip Code								
3.2		Schedule D, line								
	Name	Schedule E/F, line								
	Number Street	Schedule G, line								
	City State	Zip Code								
3.3		Schedule D, line								
	Name	Schedule E/F, line								
	Number Street	Schedule G, line								
	City State	Zip Code								

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ill in this information	to identify you		7. M. H. H. G. H.	1 7000 7 57	01 30		
Debtor 1 Diane			Akins				
First Name		Middle Name	Last Name				
ebtor 2 pouse, if filing) First Name		Middle Name	Last Name				
	Court for the	NORTHERN DISTRICT OF					
ase Number	Court for the	NORTHERN DISTRICT OF	ILLINOIS		Check if th	nie ie:	
known)			_		_	nended filing	
						•	ving post-petition
							as of the following date:
icial Form 10	061					DD //666/	
C.G. I OIIII I	551				MM /	DD / YYYY	
hedule I: Yo	our Inco	me					
u are separated and ye	our spouse is r m. On the top of	married and not filing jo not filing with you, do no f any additional pages, v	ointly, and your spoo ot include information	on about your spo	use. If more space	is needed, atta	
are separated and years sheet to this form The separated and years to this form The separated and years to the years to year to year to	our spouse is rouse. On the top of	married and not filing jo	ointly, and your spoo ot include information	use is living with yon about your spo case number (if k	use. If more space	is needed, atta ery question.	ch a
are separated and year te sheet to this form	our spouse is rouse. On the top of	married and not filing jo	ointly, and your spor ot include information write your name and	use is living with yon about your spo	use. If more space	is needed, atta ery question.	
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rate separated and year at a sheet to this form The separated and year at a sheet to this form The separate En Fill in your employment information If you have more that attach a separate parate parate parate parate in the separate in the separate parate in the separate parate in the separate in the separate parate parate in the separate parate pa	rour spouse is r m. On the top of mployment ment an one job, age with	married and not filing jo not filing with you, do no f any additional pages, v	ointly, and your spor ot include information write your name and Debt	use is living with yon about your spo case number (if k	use. If more space	is needed, atta ery question.	2 or non-filing spouse
are separated and yeate sheet to this form t1: Describe En Fill in your employminformation If you have more that attach a separate painformation about accemployers. Include part-time, se	nour spouse is rem. On the top of mployment ment an one job, age with dditional easonal, or	married and not filing jo not filing with you, do no f any additional pages, v	ointly, and your spot of include information write your name and Debt	use is living with yon about your spo case number (if k or 1	use. If more space	Debtor	2 or non-filing spouse
are separated and yeate sheet to this form t1: Describe En Fill in your employment information If you have more that attach a separate painformation about ademployers.	nour spouse is rem. On the top of mployment ment an one job, age with dditional easonal, or	married and not filing jo not filing with you, do no f any additional pages, v	ointly, and your spot of include information write your name and Debt	use is living with yon about your spo case number (if k or 1	use. If more space	Debtor	2 or non-filing spouse
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rate separated and year at a separated and year at sheet to this form. The separate separate separate separate particular attach a separate particular separate separat	nour spouse is rem. On the top of mployment ment ment ment ment ment ment ment	married and not filing join to filing with you, do not filing with you, do not fany additional pages, very series. The series of	Debt Retired	use is living with yon about your spo case number (if k or 1	use. If more space	Debtor	2 or non-filing spouse
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Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary and commissions (before all payroll 2. \$0.00 \$0.00 deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. \$0.00 \$0.00 4. Calculate gross income. Add line 2 + line 3. \$0.00 \$0.00

 Official Form 106I
 Record # 736695
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 Diane

Diane Diane Akins

First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1		or Debtor 2 or on-filing spouse		
	Сору	y line 4 here	4.	\$0.00		\$0.00]	
5. L	ist all	payroll deductions:					_	
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. I	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Jnion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	Γ	\$0.00		
8. L i	st all	other income regularly received:	-		_			
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive	_					
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. _	\$3,014.49	_	\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00	_	\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$3,014.49	_	\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,014.49	+ [\$0.00	= Г	\$3,014.49
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	+ + + + + + + + + + + + + + + + + + + 	L	ψ0.00	L	Ψ0,014.43
11.	Inclu othe	e all other regular contributions to the expenses that you list in <i>Scheduli</i> de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are r	our depender	•		edule J.		
	Spec	sify:		<u> </u>			11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Column 2015.		•		es	12.	\$3,014.49
13.	Do y	ou expect an increase or decrease within the year after you file this form	1?				_	
	χI	No.						
		Yes. Explain:						

Fill in this ir	nformation to identify your c	ase:				
Debtor 1	Diane		Akins	Check i	if this is:	
D. H. O.	First Name	Middle Name	Last Name	=	amended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		supplement showing po come as of the following	
United States	Bankruptcy Court for the : <u>NC</u>	ORTHERN DISTRICT OF	ILLINOIS	_		•
Case Number	r		-	MI	M / DD / YYYY	
Official E	orm 106 l				separate filing for Debto	
	<u>form 106J</u>			— ma	aintains a separate hou	sehold.
	e J: Your Expe					12/14
	e and accurate as possible. I					
Part 1:	Describe Your Household					
=	int case? Go to line 2. Does Debtor 2 live in a sepa No. Yes. Debtor 2 must file		J.			
2. Do you l	have dependents?	X No		Dependent's relations	ship to Dependent's	Does dependent live
Do not li Debtor 2	st Debtor 1 and		is information for	Debtor 1 or Debtor 2	age	with you?
	tate the dependents'	each depende	nt			Yes
names.	itate the dependents					X No
						Yes
						X No
						Yes
						X No
						Yes
						Yes
3. Do your	expenses include	X No				100
	es of people other than fand your dependents?	Yes				
·		L. F				
	Estimate Your Ongoing Month expenses as of your bankru	-	s you are using this form	ı as a supplement in a Ch	napter 13 case to report	
-	of a date after the bankruptc					
-	ses paid for with non-cash gance and have included it o	=	=			Your expenses
						Tour expenses
	tal or home ownership expe for the ground or lot.	nses for your resider	ce. Include first mortgage	payments and	4.	\$1,125.00
•	cluded in line 4:					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	operty, homeowner's, or rent	er's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repair, and	d upkeep expenses			4c.	\$50.00
4d. Ho	omeowner's association or co	ndominium dues			4d.	\$0.00

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Diane

Debtor 1

Case Number (if known) _

	First Name Middle Name Last Name			
			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.0
6.	Utilities:			****
	6a. Electricity, heat, natural gas	6a.		\$300.0
	6b. Water, sewer, garbage collection	6b.		\$50.0
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$270.0
	6d. Other. Specify:	6d.	\$	0.0
.	Food and housekeeping supplies	7.		\$450.0
	Childcare and children's education costs	8.		\$0.0
	Clothing, laundry, and dry cleaning	9.		\$60.0
0.	Personal care products and services	10.		\$30.0
1.	Medical and dental expenses	11.		\$25.0
2.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$175.0
	Do not include car payments.			
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$35.0
4.	Charitable contributions and religious donations	14.		\$0.0
5.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a .		\$0.0
	15b. Health insurance	15b.		\$0.0
	15c. Vehicle insurance	15c.		\$50.0
	15d. Other insurance. Specify:	15d.		\$0.0
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify: Federal or State Tax Repayments	16.		\$369.7
7.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.0
	17b. Car payments for Vehicle 2	17b.		\$0.0
	17c. Other. Specify:	17c.		\$0.0
	17d. Other. Specify:	17d.		\$0.0
8.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.0
9.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.0
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income	e.		
	20a. Mortgages on other property	20a.		\$ 0.0
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
	20e. Homeowner's association or condominium dues	20e.	\$	0.0

Official Form 106J Record # 736695 Case 17-07119 Doc 1 Filed 03/08/17 Entered 03/08/17 10:48:03 Desc Main Document Page 33 of 56

Diane Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$2,989.79 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,014.49 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,989.79 23b. Copy your monthly expenses from line 22 above. 23b.-\$24.70 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 736695 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Diane		Akins
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	г		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NC	OT an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have re correct.	ad the summary and schedules filed with this declaration and that they are true and
🗶 /s/ Diane Akins	×
Signature of Debtor 1	Signature of Debtor 2
Date 03/06/2017	Date
MM / DD / YYYY	MM / DD / YYYY

			Ocamen	aac oo t
Fill in this in	nformation to iden	tify your case:		
Debtor 1	Diane		Akins	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	_ILLINOIS (State)	
Case Number	r		(State)	
(If known)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

information. If more space is needed, attach a separa number (if known). Answer every question.		ne top of any additional page		se						
Pan 41 Give Details About Your Marital Status and	d Where You Lived Before									
01. What is your current marital status?										
Married										
Not married										
02 During the last 3 years, have you lived anywhere	e other than where you live	e now?								
No.										
Yes. List all of the places you lived in the last 3	Yes. List all of the places you lived in the last 3 years. Do not include where you live now.									
Debtor 1	Dates Debtor lived there	1 Debtor 2:		Dates Debtor 2 lived there						
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2: Explain the Sources of Your Income Oid you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No. Yes. Fill in the details										
	Debtor 1 Sources of income	Gross income	Debtor 2							
	Check all that apply	(before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)						

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Case Number (if known) _

Akins

	First Name	Middle Name	Last Name					
05	Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filling a joint case and you have income that you received together, list it only once under Debtor 1.							
	List each source and the gross income from each source separately. Do not include income that you listed in line 4.							
	No. Yes. Fill in the details							
			Debtor 1		Debtor 2			
			Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)		
	From January 1 of current	year until	Pension	\$9,042				
	the date you filed for bankı	ruptcy:						
			Rental Income	\$0				
	For last calendar year:		Pension	\$35,120				
	(January 1 to December 31	, 2016)	Rental Income	\$3,600				
	For last calendar year:		Pension	\$34,750 (est)				
	(January 1 to December 31	, 2015)	Rental Income	\$0				
			rona momo	Ψ0				
	List Certain Payments	You Made Before	You Filed for Bankruptcy					

Diane

Case 17-07119 Doc 1 Filed 03/08/17 Entered 03/08/17 10:48:03 Desc Main Page 37 of 56 Document Diane Akins Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Chase MTG Po Box 24696 \$ 237,314 Monthly \$ 3,477 Mortgage Car Columbus OH 43224 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment

payment paid Amount you still Reason for this payment owe

Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.

No.

Yes. List all payments to an insider.

Dates of Total amount Amount you still Reason for this payment paid owe Include creditor's name

Part 4:

Identify Legal actions, Repossessions, and Foreclosures

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Debto	or 1	Diane		Akıns	Case Number (if I	known)				
		First Name	Middle Name	Last Name						
09	List		ng personal injury cases,		rt action, or administrative proceedir es, collection suits, paternity actions,					
		No.								
		Yes. Fill in the details.								
10		nin 1 year before you file		Nature of the case y of your property repossesses	Court or agency ed, foreclosed, garnished, attached,	seized, or levied?	Status of the case			
		No. Go to line 11								
		Yes. Fill in the information	on below.							
11			filed for bankruptcy, did nt because you owed a	-	ank or financial institution, set off a	any amounts from y	our accounts			
		No. Go to line 11								
		Yes. Fill in the information	on below.							
12			ed for bankruptcy, was a custodian, or another o		oossession of an assignee for the l	benefit of creditors	а			
	□ '									
F	art 5	List Certain Gifts an	nd Contributions							
13	Witl	hin 2 years before you f	iled for bankruptcy, did	you give any gifts with a tot	tal value of more than \$600 per per	son?				
		No.								
	П	Yes. Fill in the details for	r each gift.							
14	_			you give any gifts or contril	outions with a total value of more t	than \$600 to any ch	arity?			
		No.								
	=	Yes. Fill in the details for	r each aift							
	Ш	res. I ili ili tile detalls loi	each gilt.							
į	art 6	List Certain Losses								
15		hin 1 year before you fil nbling?	ed for bankruptcy or sir	nce you filed for bankruptcy	, did you lose anything because of	theft, fire, other dis	easter, or			
		No.								
		Yes. Fill in the details for	r each gift.							
Ŀ	art 7	List Certain Paymer	nts or Transfers							
16	con	sulted about seeking ba	ankruptcy or preparing	a bankruptcy petition?	n your behalf pay or transfer any pronoces for services required in your		ou			
	П	No.								
		Yes. Fill in the details								
		Party Contact Info		Description and value of	any property transferred	Date payment or transfer	Amount of payment			
		Geraci Law L.L.C.					\$2,730.00			
		55 E. Monroe Street #3	3400							
		Chicago,IL 60603								

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Debtor 1 Diane Akins Page 39 of 56
First Name Middle Name Last Name Page 39 of 56

	Party Contact Info	Description and value of	any property transferred	Date paymor transfer	ent Amount of payment
	Hananwill Credit Counseling	Credit Counseling Services	S	2017	\$25.00
	115 N. Cross St.				<u></u>
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	s or to make payments to your cre		fer any property to anyo	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu include both outright transfers and transfers	siness or financial affairs? made as security (such as the gra	inting of a security intere		
	Do not include gifts and transfers that you have	ave aiready listed on this statemer	IT.		
	■ No.☐ Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pr		o a self-settled trust or s	imilar device of which y	ou are a
	No.	,			
	Yes. Fill in the details for each gift.				
R	art 8: List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc	r other financial accounts; certifica	ites of deposit; shares in	-	
	No.	,			
	Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved,	Last balance before closing or transfer
				or transferred	
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	r, any safe deposit box or	other depository for se	ecurities,
	No.				
	Yes. Fill in the details.	Who else had access to it?	Describe the conten		Do you still
		Willo else liad access to it?	Describe the conten	its	Do you still have it?
22	Have you stored property in a storage unit o	r place other than your home withi	n 1 year before you filed	for bankruptcy?	
	No.				
	Yes. Fill in the details.	Mha alaa baa ay ba l	Denvii ii		D
		Who else has or had access to it?	Describe the conten	iis	Do you still have it?
P	art 9: Identify Property You Hold or Control f	or Someone Else			

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Document Page 40 of 56 Diane Akins Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Environmental law, if you know it Date of notice Governmental unit 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Date of notice Governmental unit Environmental law, if you know it 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued

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 Diane
 Akins
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12:	Sign Below					
answer	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
X /s	/ Diane Akins					
S	gnature of Debtor 1	Signature of Debtor 2				
D	ate 03/06/2017 MM / DD / YYYY	Date				
Did you	attach additional pages to Your Statement of Financial Affairs	s for Individuals Filing for Bankruptcy (Official Form 107)?				
No						
Ye	•					
Did you	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No						
Ye	s. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

Fill in this	Caso 17 information to identi		iilad D2/D9/	17 Entered 03/08/17 10:48:03 2 of 56	3 Desc Main
	Dione		Alsina	2 8. 93	
Debtor 1	Diane First Name	Middle Name	Akins Last Name		
Debtor 2					
(Spouse, if filing)) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>II</u>	LLINOIS_		
Case Numb	per		(State)		Check if this is an
(If known)					amended filing
Official F	Form 108				
		tion for Individual	ls Filing U	nder Chapter 7	12/1
f you are an i	ndividual filing unde	r chapter 7, you must fill out t	his form if:		
	ave claims secured b				
=		erty and the lease has not expi		y petition or by the date set for the meeting of cre	ditore
				end copies to the creditors and lessors you list.	uitors,
				ole for supplying correct information.	
Both debtors	must sign and date	the form.			
-	-	· ·	ed, attach a sepai	rate sheet to this form. On the top of any additiona	al pages,
write your nar	me and case number	(if known).			
Part 1:	List Your Creditors \	Nho Have Secured Claims			
For any cr informatio	-	ed in Part 1 of <i>Schedule D: Cre</i>	editors Who Have	Claims Secured by Property (Official Form 106D)	, fill in the
Identify th	e creditor and the pr	operty that is collateral		o you intend to do with the property that s a debt?	Did you claim the property as exempt on Schedule C?
Creditor'	's		□s	urrender the property	No
name:	Chase MTC	3	_	etain the property and redeem it	☐ Yes
Doscript	ion of 1804 N Lo	tus Chicago IL 60639 - Primary	■ p	etain the property and enter into a	□ 163
Descripti property	Desidence	tas officago iz coops of filliary		Peaffirmation Agreement.	
securing			□R	etain the property and [explain]:	
			_		
Creditor's	s		Пs	urrender the property	∏ No
name:				etain the property and redeem it	☐ Yes
Deceriati	ion of			etain the property and enter into a	☐ 1 <i>e</i> s
Descripti property			 	Peaffirmation Agreement.	
securing			□R	etain the property and [explain]:	
Creditor'	 's			urrender the property	□ No
name:			=	tetain the property and redeem it	_
D i - 4	:		_	etain the property and enter into a	∐ Yes
Descripti property				Peaffirmation Agreement.	
securing				etain the property and [explain]:	
J			-	,	<u> </u>
Creditor'	 's		П.	urrender the property	
name:	-		=	etain the property and redeem it	_
			<u> </u>	tetain the property and enter into a	∐ Yes
Descript				Reaffirmation Agreement.	
property securing				etain the property and [explain]:	
				1 1 2 r. d	

Debtor 1

Diane

Case 17-07119

Doc 1

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First Name

Middle Name

Part 2:	List Your Unexpired Personal Property	Lease

For any unexpired personal property lease that yo	ou listed in Schedule G: Executory Contracts and Unexpired Lea	eses (Official Form 106G),
fill in the information below. Do not list real estate	leases. Unexpired leases are leases that are still in effect; the le	ease period has not yet
ended. You may assume an unexpired personal p	roperty lease if the trustee does not assume it. 11 U.S.C. § 365(p	9)(2).
Describe your unexpired personal property le	ases	Will the lease be assumed?
		П №
Lessor's name:		
Description of leased		Yes
property:		
Lessor's name:		□ No
B		Yes
Description of leased property:		
property.		
Lessor's name:		□No
Description of loaned		Yes
Description of leased property:		
p		
Lessor's name:		□No
Description of leased		- ·
property:		
Lessor's name:		□No
		 □Yes
Description of leased		
property:		
Lessor's name:		□No
		Yes
Description of leased		□ res
property:		
Lessor's name:		No
Description of leased		Yes
property:		
Part 3: Sign Below		
Talt 3.		
	ated my intention about any property of my estate that secures a	a debt and any
personal property that is subject to an unexpired le	ease.	
An (s/Disse All	4.0	
/s/ Diane Akins Signature of Debtor 1	Signature of Debtor 2	_
	Cignatal Co. Debtol 2	
Date Dated: 03/06/2017 MM / DD / YYYY	Date MM / DD / YYYY	
וווווו / טט / ווווווו	ואוואו / טט / ז ז ז ז	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	e				
Dia	ne Akins /	/ Debtor		Case No:	
				Chapter:	Chapter 7
		DISCLOSURE OF C	OMPENSATION OF ATTORNE	Y FOR DEB	TOR
	npensation p	to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contact.	f the petition in bankruptcy, or agre	ed to be paid	I to me, for services
	For legal	services, I have agreed to accept	\$2,395.00		
	Prior to tl	he filing of this statement I have received	\$2,395.00		
	Balance I	Due	\$0.00		
2.	The sourc	e of the compensation paid to me was:			
	Deb	otor(s) Other: (specify)			
3.	The sourc	e of compensation to be paid to me is:			
	De	ebtor(s) Other: (specify)			
4.		re not agreed to share the above-disclosed cory law firm.	mpensation with any other person u	nless they are	e members and associates
		re agreed to share the above-disclosed compe y law firm. A copy of the agreement, togethe hed.			
5.	In return f case, inclu	For the above-disclosed fee, I have agreed to uding:	render legal service for all aspects o	f the bankrup	otcy
		ysis of the debtor's financial situation, and re	endering advice to the debtor in dete	ermining whe	ether to file a petition in
	b. Prepa	aration and filing of any petition, schedules, s	statements of affairs and plan which	may be requ	nired;
	c. Repre	esentation of the debtor at the meeting of cred	ditors, and any adjourned hearings t	hereof;	
6.	Fee does 1	nent with the debtor(s), the above-disclosed f NOT include missed meeting or court dates, a al lien avoidances, dischargeability actions, o	amendments to schedules, adversary	complaints	
			CERTIFICATION		
		I certify that the foregoing is a comple payment to me for representation of the de		-	or
		Date: 03/07/2017	/s/ Wylie W Mok		
		Date	Signature of Attorney		
			Geraci Law L.L.C. Name of law firm		

Page 1 of 1 Record # 736695

Case 17-07119 **Geregi Lavie ப. 53**08 Minois Indiana (Vissonsino: 48:03 Desc Main Headquarters: 55 E. Monroe Street, #3400 நேரையில் இருந்த வரு முத்தில் முற்ற முத்தில் மேற்ற முத்தில் முற்ற முத்தில் முற்ற முத்தில் மேற்ற முத்தில் முற்ற முத்தில் மேற்ற முற்ற முத்தில் மேற்ற முற்ற ம

Date: 1/17/2017

Consultation Attorney: **MOK** Record #: **736-695**

Retainer Agreement Chanter 7 - Pre-filing

Netainer Agreement Chapter /	- rie-imig	

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by
debit only, a flat fee for services before filing in court of \$ <u>1,400.00</u>
at \$ { 6 } today, \$ { 500 } per { Marth } starting {21\ 1\7 }
and \${} I will obtain from {sensitivel
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is
\$ 995.00 & \$335 = \$ 1,330.00 total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our
services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely
voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy
and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test &
statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, emai
attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court of
proceeding, taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in
court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions
including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to
dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may
choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee.
Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a
client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you
may lose funds held in our trust account which may be assets in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition
according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of
receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of
unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice
of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days
after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more
than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount o
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: studen
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts
after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational
course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
ate: ////// X / Dres Athus X
Diane Akins (Debtor) (Joint Debtor)
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diane Akins / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/06/2017 /s/ Diane Akins

Diane Akins

X Date & Sign

Record # 736695 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document
In re Diane Akins / Debtor

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Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

Document Akins / Debtor In re Diane

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/06/2017	15/ Dialie Akilis	
	Diane Akins	
Dated: 03/07/2017	/s/ Wylie W Mok	
	Attorney: Wylie W Mok	

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Diane Debtor 1 Akins Case Number (if known) Middle Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? ∐No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is excluded and No. administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? How many creditors do 1-49 1,000-5,000 **25,001-50,000** you estimate that you □ 50-99 5,001-10,000 50,001-100,000 owe? **100-199** 10,001-25,000 ☐ More than 100,000 200-999 19. How much do you \$0-\$50,000 \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your assets to \$50,001-\$100,000 ☐ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? \$100,001-\$500,000 □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion ☐ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion How much do you \$0-\$50,000 ☐ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your liabilities \$50,001-\$100.000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion to be? **\$100,001-\$500,000** □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Executed on MM / DD / YYYY

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			Document 1	age 30 of 30	
Fill in this i	nformation to ident	ify your case:			- 25
	Diama				
Debtor 1	Diane First Name	Middle Name	Akins		
Debtor 2		winnie Mitte	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District	of ILLINOIS		
Case Numbe			(State)		
(If known)				Check if this is a	ın
				amended filing	
06					
Official F	<u>orm 106 De</u>	e <u>c</u>			
Declarat	tion About	an Individual	Debtor's Sched	lul	
					12/15
f two married p	eople are filing tog	ether, both are equally res	sponsible for supplying corr	ect information.	
ou must file th	is form whenever v	Ou file hanksuntey school	100 on oncompted a 15 a 4 d	•••	
btaining mone	y or property by fra	ud in connection with a b	ankruntev case can result in	Making a false statement, concealing property, or n fines up to \$250,000, or imprisonment for up to 20	
ears, or both.	18 U.S.C. §§ 152, 13	41, 1519, and 3571.	and appear and a country of the	i mes up to \$250,000, or imprisonment for up to 20	
s	ign Below				
Did you pay	or agree to pay son	neone who is NOT an attor	rney to help you fill out bani	kruptcy forms?	
No					
∏ Ves N	ame of Person				
res. m	ame of Person			Attach Bankruptcy Petition Preparer's Notice, Declaration, a Signature (Official Form 119).	nd
				olyhatare (Oliciai Form 119).	
l Indox nonelin					***************************************
correct.	y or perjury, i decial	re that I have read the sun	nmary and schedules filed w	rith this declaration and that they are true and	***************************************
Λ		. 1			Withouse
-111	1	N.			**************************************
* AU	Churt	Her	*		***************************************
oignature	of Debtor 1		Signature of Debto	r2	**************************************
\mathcal{O}	2				
Dota F / C)/////////////////////////////////////				www
Date <u>// C</u> MM	/ DD / YYYY		Date	VVV	инистейский

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Debtor 1	Diane		Akins	Case Number (if known)	
	First Name	Middle Name	Last Name	Case Number (if known)	

Part 12:	Sign Below
in conn	ad the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud ction with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
×	Signature of Debtor 2
(De	MM / DD / YYYY Date
Did you	ttach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No.	
Yes	
Did you	ay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
No	
☐ Yes.	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-07119 Doc 1 Filed 03/08/17 Entered 03/08/17 10:48:03 Desc Main Document Page 52 of 56 Debtor 1 Diane Case Number (if known) First Name Last Name List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease be assumed? Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: □No ☐Yes Description of leased property: Lessor's name: □No □Yes Description of leased property: Lessor's name: □No ☐Yes Description of leased property: Lessor's name: П No

Part 3:

property:

Sign Below

Description of leased

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Signature of Debtor 1

Date Batteti: No 1201

x _

Signature of Debtor 2

Date _

MM / DD / YYYY

☐ Yes

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DISCLAIMER Desitors Have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foredosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Diane Akins

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diane Akins / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DEGLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>(*D I)(0 1*</u>2017

Diane Akine

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor 1 Diane Case Number (if known) Column A Column B Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation \$0.00 \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:..... For your spouse Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. \$2,955.93 \$0.00 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. \$0.00 0.00 0.00 \$0.00 10c. Total amounts from separate pages, if any. \$0.00 \$0.00 11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. \$2,955.93 \$2.955.93 \$0.00 Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. \$2,955,93 Multiply by 12 (the number of months in a year). x 12 12b. The result is your annual income for this part of the form. 12b. \$35,471,16 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. IL Fill in the number of people in your household. 1 Fill in the median family income for your state and size of household. 13. \$50,133.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? x ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. ___ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Diane Akins If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Form B 201A, Notice to Consumer Debtor(s)

In re Diane Akins / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 13/06/2017 When Alke

Diane Akins

X Date & Sign

Dated: <u>03</u> 8 6 12017

Attorney: Wylie W Mok